

Information to identify the case:

Debtor 1	Michael Waite	Social Security number or ITIN	xxx-xx-4828
	First Name Middle Name Last Name	EIN	--
Debtor 2	Sandra Gay Waite	Social Security number or ITIN	xxx-xx-7442
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-16775-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Waite

Sandra Gay Waite
fka Sandra G. Fields

12/17/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Waite
Sandra Gay Waite
Debtors

Case No. 19-16775-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 17, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Waite, Sandra Gay Waite, 316 University Avenue, Pemberton, NJ 08068-1757
518161108	+ Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
518161110	+ Citibank, NA, ATTN: Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518161111	+ Cornerstone Foot and Ankle, ATTN: Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518161114	+ Erica L. Fields, Esquire, Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518161115	Exact Sciences, 145 E. Badger Road, Madison, WI 53713-2723
518161116	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518161123	+ Ole Kentucky Rentals, 2901 Portland Avenue, Louisville, KY 40212-1135
518161124	+ Select Portfolio Servicing, Inc., Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518161127	+ Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
518161128	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518161126	+ Select Portfolio Servicing, Inc., ATTN: Bankruptcy Dept., PO Box 65250, Salt Lake City, UT 84165-0250
518161125	Select Portfolio Servicing, Inc., Attn: Customer Service, PO Box 551170, Jacksonville, FL 32255-1170
518161129	+ Sheila Fawcett - Jasento, 527 Shark Lane, Manahawkin, NJ 08050-2151
518204499	+ Sheila Jasento, 527 Shark Lane, Manahawkin, NJ 08050-2151
518161130	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
518161132	+ Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
518299324	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518316047	+ U.S. Bank National Association, as Trustee for Ass, c/o Jenelle C. Arnold, ALDRIDGE PITE, LL, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518249735	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 17 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 17 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Dec 18 2021 01:33:00	Americredit Financial Services, Inc., dba GM Finan, PO Box 183853, Arlington, TX 76096-3853
518195886	EDI: PHINAMERI.COM	Dec 18 2021 01:33:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518161107	+ EDI: PHINAMERI.COM	Dec 18 2021 01:33:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518307771	Email/Text: bankruptcy@wsfsbank.com	Dec 17 2021 20:35:00	WSFS Bank, 1818 Market Street, Philadelphia, PA 19103
518161109	+ EDI: CAPITALONE.COM	Dec 18 2021 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Dec 17, 2021

Form ID: 318

Total Noticed: 42

518245154	+ EDI: AIS.COM	Dec 18 2021 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518161112	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 17 2021 20:44:04	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518161117	+ EDI: AMINFOFP.COM	Dec 18 2021 01:33:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518161118	Email/Text: cfulk@heartlandcap.net	Dec 17 2021 20:35:00	Heartland Capital Investments, LLC, 1104 Paris Road, PO Box 409, Mayfield, KY 42066
518161113	EDI: IRS.COM	Dec 18 2021 01:33:00	Department of the Treasury, Internal Revenue Service, Andover, MA 05501
518161121	Email/Text: bankruptcy@libertylending.com	Dec 17 2021 20:35:00	Liberty Lending Llc, 11 Broadway Suite 1732, New York, NY 10004
518288420	Email/PDF: resurgentbknotifications@resurgent.com	Dec 17 2021 20:44:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518161122	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 17 2021 20:36:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
518236845	+ EDI: JEFFERSONCAP.COM	Dec 18 2021 01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518316314	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 17 2021 20:35:00	State of New Jersey/Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518291466	+ EDI: RMSC.COM	Dec 18 2021 01:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518163769	+ EDI: RMSC.COM	Dec 18 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518161131	+ EDI: RMSC.COM	Dec 18 2021 01:33:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518281706	+ EDI: AIS.COM	Dec 18 2021 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518161133	+ EDI: WFFC.COM	Dec 18 2021 01:33:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518233586	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
518161119	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
518177898	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518161120	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Dec 17, 2021

Form ID: 318

Total Noticed: 42

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2021 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joel R. Spivack	on behalf of Joint Debtor Sandra Gay Waite joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack	on behalf of Debtor Michael Waite joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7